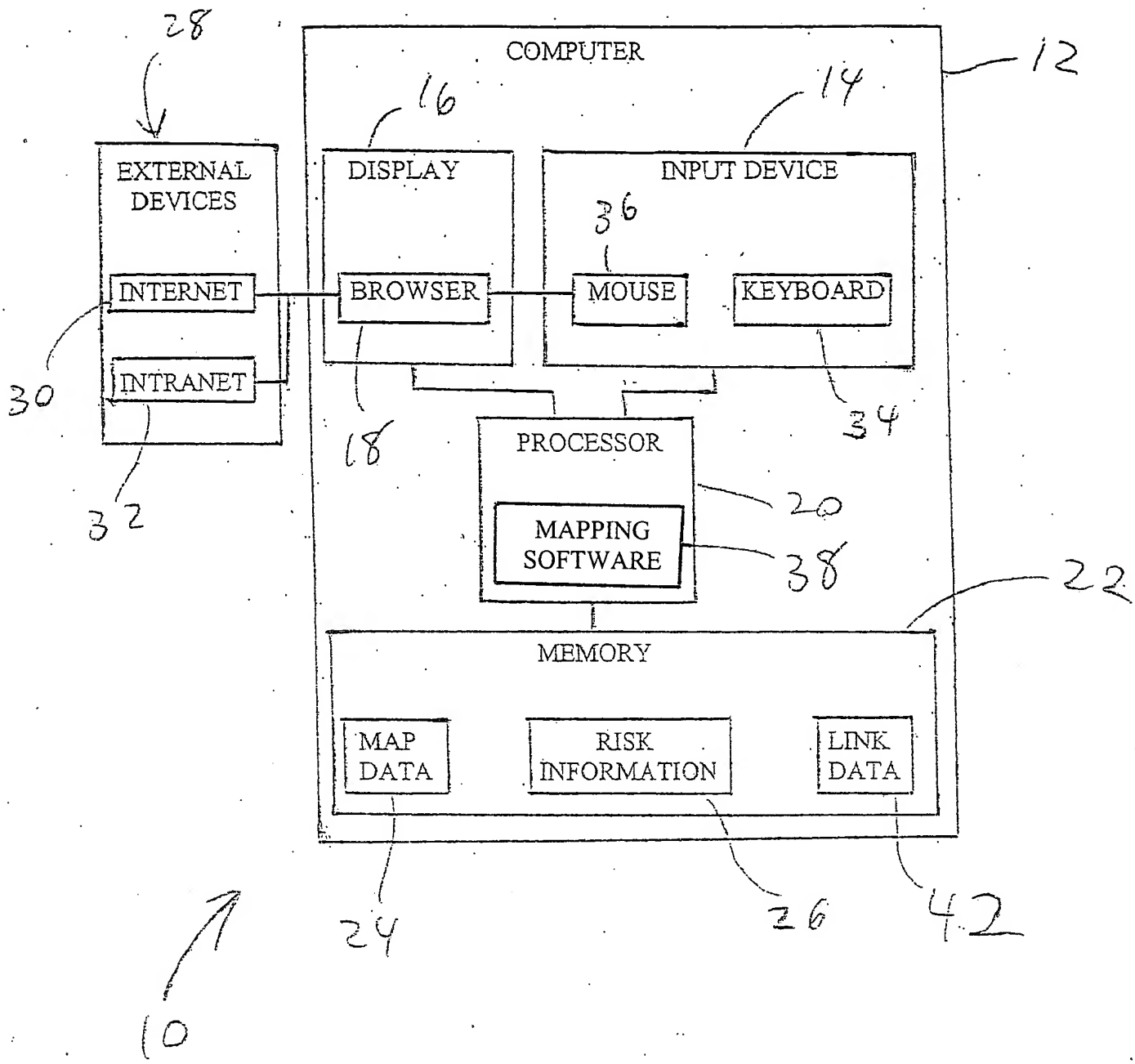
28
COMPUTER
12
16
14
EXTERNAL DEVICES
DISPLAY
INPUT DEVICE
36
INTERNET
BROWSER
MOUSE
KEYBOARD
30
INTRANET
18
34
32
PROCESSOR
20
MAPPING SOFTWARE
38
22
MEMORY
MAP DATA
RISK INFORMATION
LINK DATA
24
26
42
10

FIG. 1

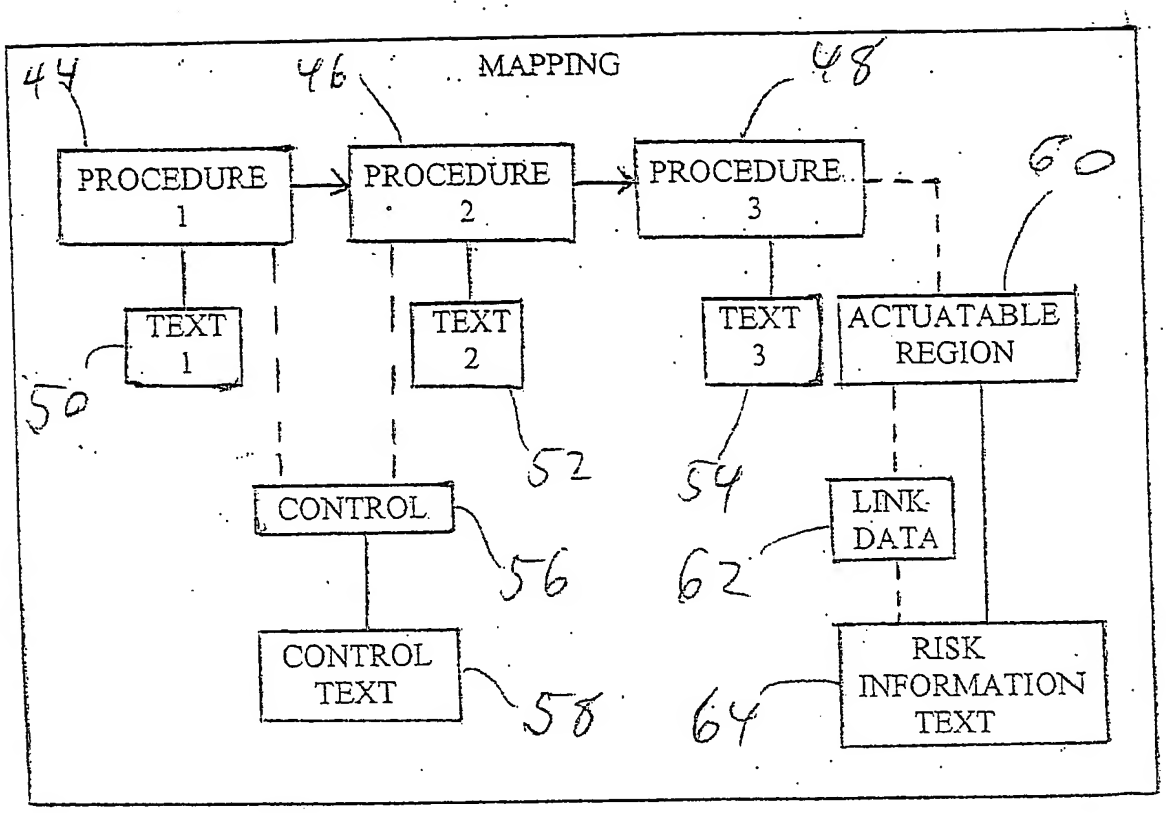
MAPPING
44
46
48
60
PROCEDURE 1
PROCEDURE 2
PROCEDURE 3
TEXT 1
TEXT 2
TEXT 3
ACTUATABLE REGION
50
52
54
CONTROL
56
LINK-DATA
62
CONTROL TEXT
58
RISK INFORMATION TEXT
64
40

FIG. 2

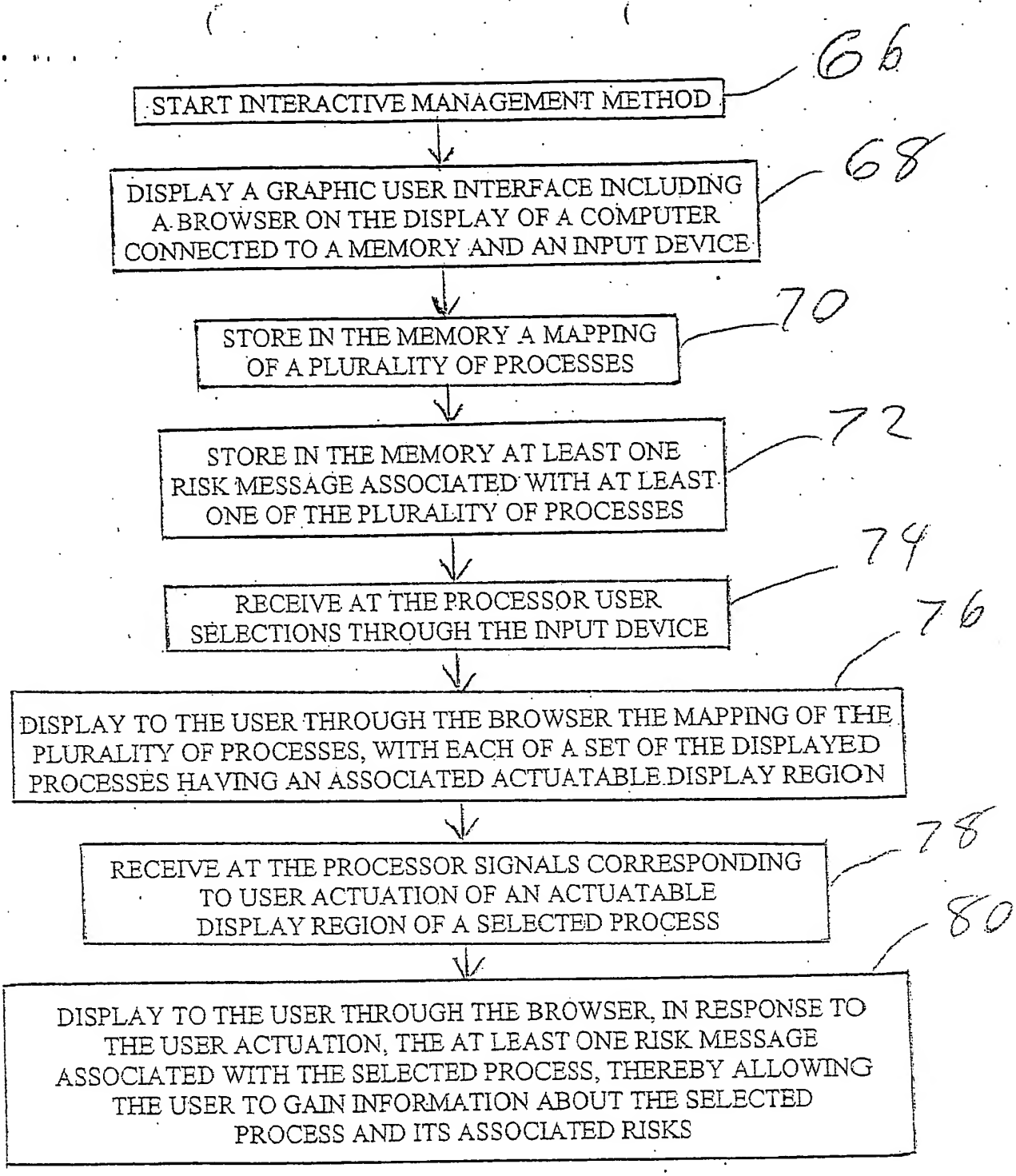
66
START INTERACTIVE MANAGEMENT METHOD
68
DISPLAY A GRAPHIC USER INTERFACE INCLUDING A BROWSER ON THE DISPLAY OF A COMPUTER CONNECTED TO A MEMORY AND AN INPUT DEVICE
70
STORE IN THE MEMORY A MAPPING OF A PLURALITY OF PROCESSES
72
STORE IN THE MEMORY AT LEAST ONE RISK MESSAGE ASSOCIATED WITH AT LEAST ONE OF THE PLURALITY OF PROCESSES
74
RECEIVE AT THE PROCESSOR USER SELECTIONS THROUGH THE INPUT DEVICE
76
DISPLAY TO THE USER THROUGH THE BROWSER THE MAPPING OF THE PLURALITY OF PROCESSES, WITH EACH OF A SET OF THE DISPLAYED PROCESSES HAVING AN ASSOCIATED ACTUATABLE DISPLAY REGION
78
RECEIVE AT THE PROCESSOR SIGNALS CORRESPONDING TO USER ACTUATION OF AN ACTUATABLE DISPLAY REGION OF A SELECTED PROCESS
80
DISPLAY TO THE USER THROUGH THE BROWSER, IN RESPONSE TO THE USER ACTUATION, THE AT LEAST ONE RISK MESSAGE ASSOCIATED WITH THE SELECTED PROCESS, THEREBY ALLOWING THE USER TO GAIN INFORMATION ABOUT THE SELECTED PROCESS AND ITS ASSOCIATED RISKS

FIG. 3

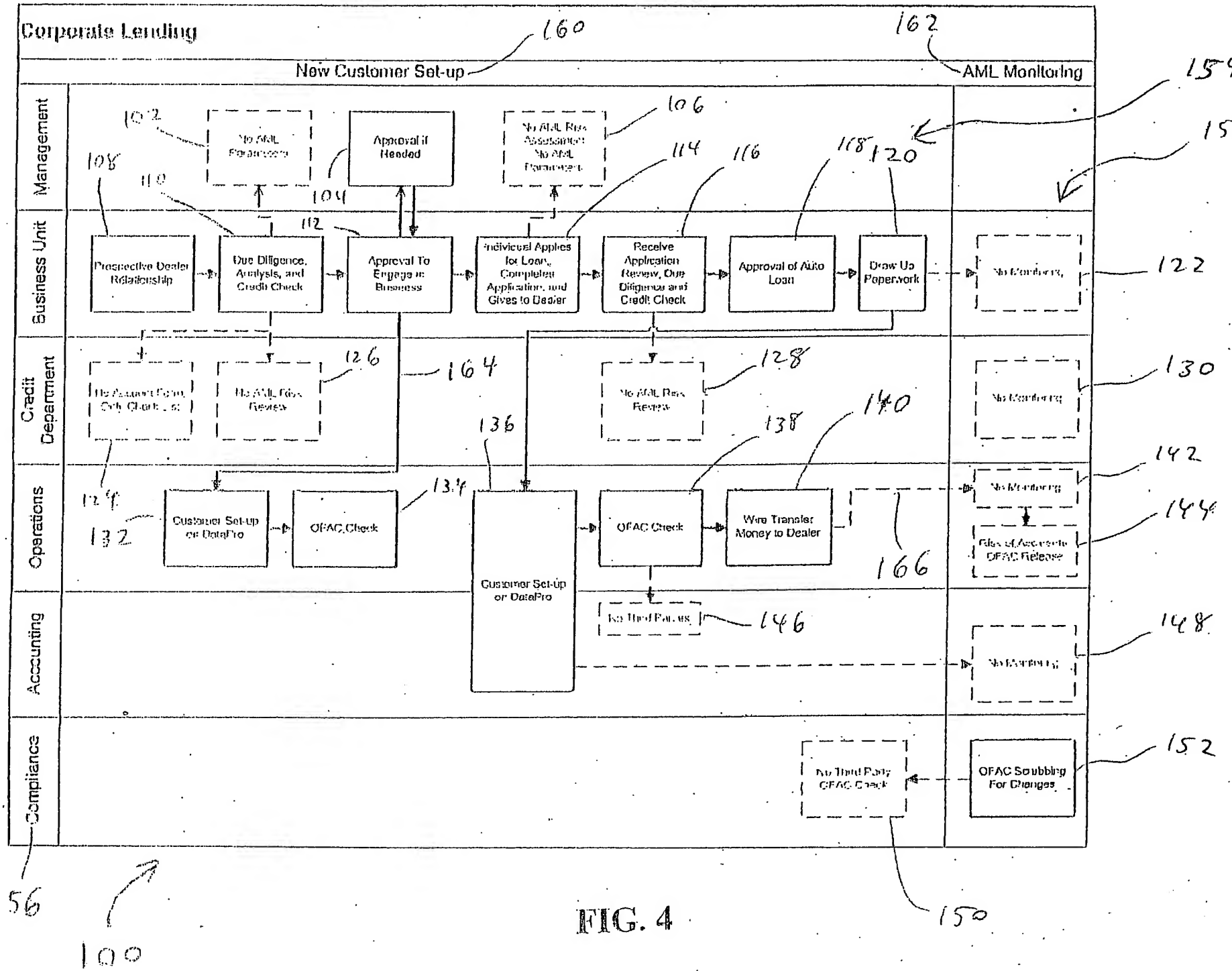
Corporate Lending
New Customer Set-up
AML Monitoring
Management
Business Unit
Credit Department
Operations
Accounting
Compliance
Prospective Dealer Relationship
Due Diligence, Analysis, and Credit Check
Approval To Engage in Business
Individual Applies for Loan, Completes Application, and Gives to Dealer
Receive Application Review, Due Diligence and Credit Check
Approval of Auto Loan
Draw Up Paperwork
Approval if Needed
Customer Set-up or DataPro
OFAC Check
Wire Transfer Money to Dealer
Customer Set-up or DataPro
OFAC Scrubbing For Changes
160
162
154
158
102
104
106
108
110
112
114
116
118
120
122
124
126
128
130
132
134
136
138
140
142
144
146
148
150
152
156
100

FIG. 4

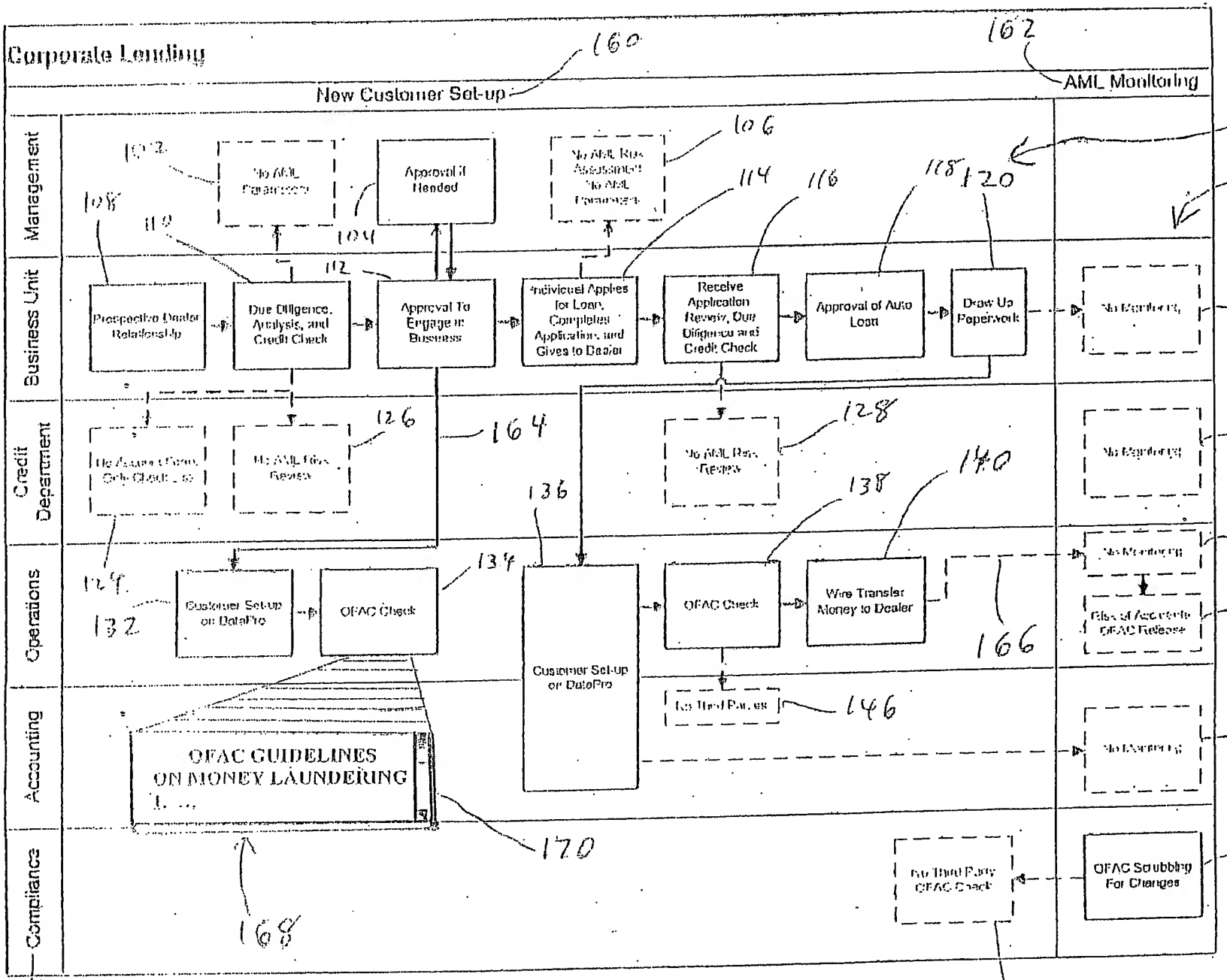
Corporate Lending
New Customer Set-up
AML Monitoring
Management
Business Unit
Credit Department
Operations
Accounting
Compliance
Approval if Needed
Prospective Dealer Relationship
Due Diligence, Analysis, and Credit Check
Approval To Engage in Business
Individual Applies for Loan, Completes Application and Gives to Dealer
Receive Application Review, Due Diligence and Credit Check
Approval of Auto Loan
Draw Up Paperwork
Customer Set-up on DataPro
OFAC Check
Wire Transfer Money to Dealer
Customer Set-up on DataPro
OFAC GUIDELINES ON MONEY LAUNDERING
OFAC Scrubbing For Changes
160
162
154
158
106
108
110
112
114
116
118
120
122
126
164
128
130
136
138
140
142
132
134
144
166
146
148
170
168
152
156
150
100

FIG. 5

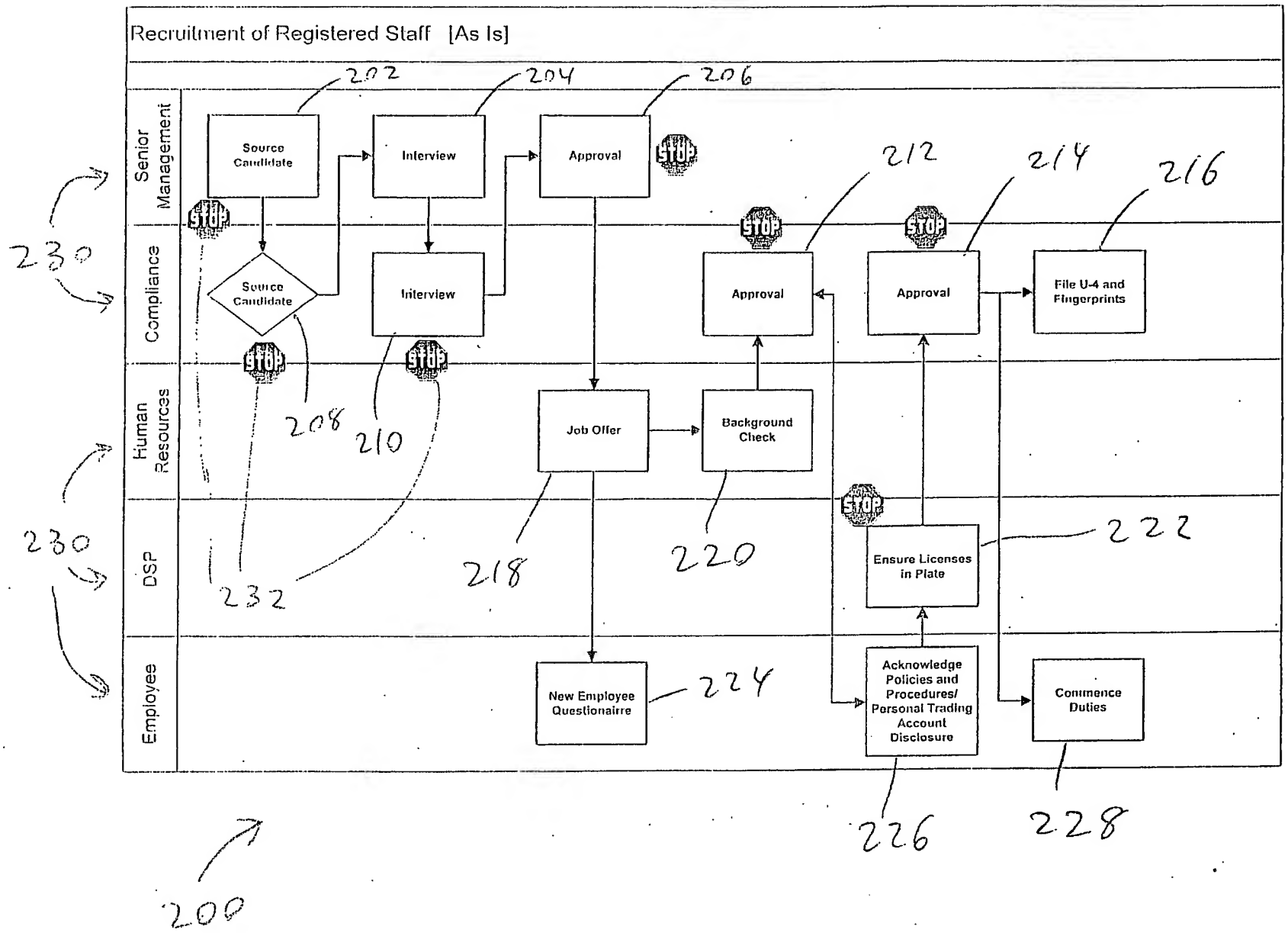
Recruitment of Registered Staff [As Is]
Senior Management
Compliance
Human Resources
DSP
Employee
Source Candidate
Interview
Approval
Source Candidate
Interview
Approval
Approval
File U-4 and Fingerprints
Job Offer
Background Check
Ensure Licenses in Plate
New Employee Questionairre
Acknowledge Policies and Procedures/ Personal Trading Account Disclosure
Commence Duties
STOP
202
204
206
208
210
212
214
216
218
220
222
224
226
228
230
232
200

FIG. 6

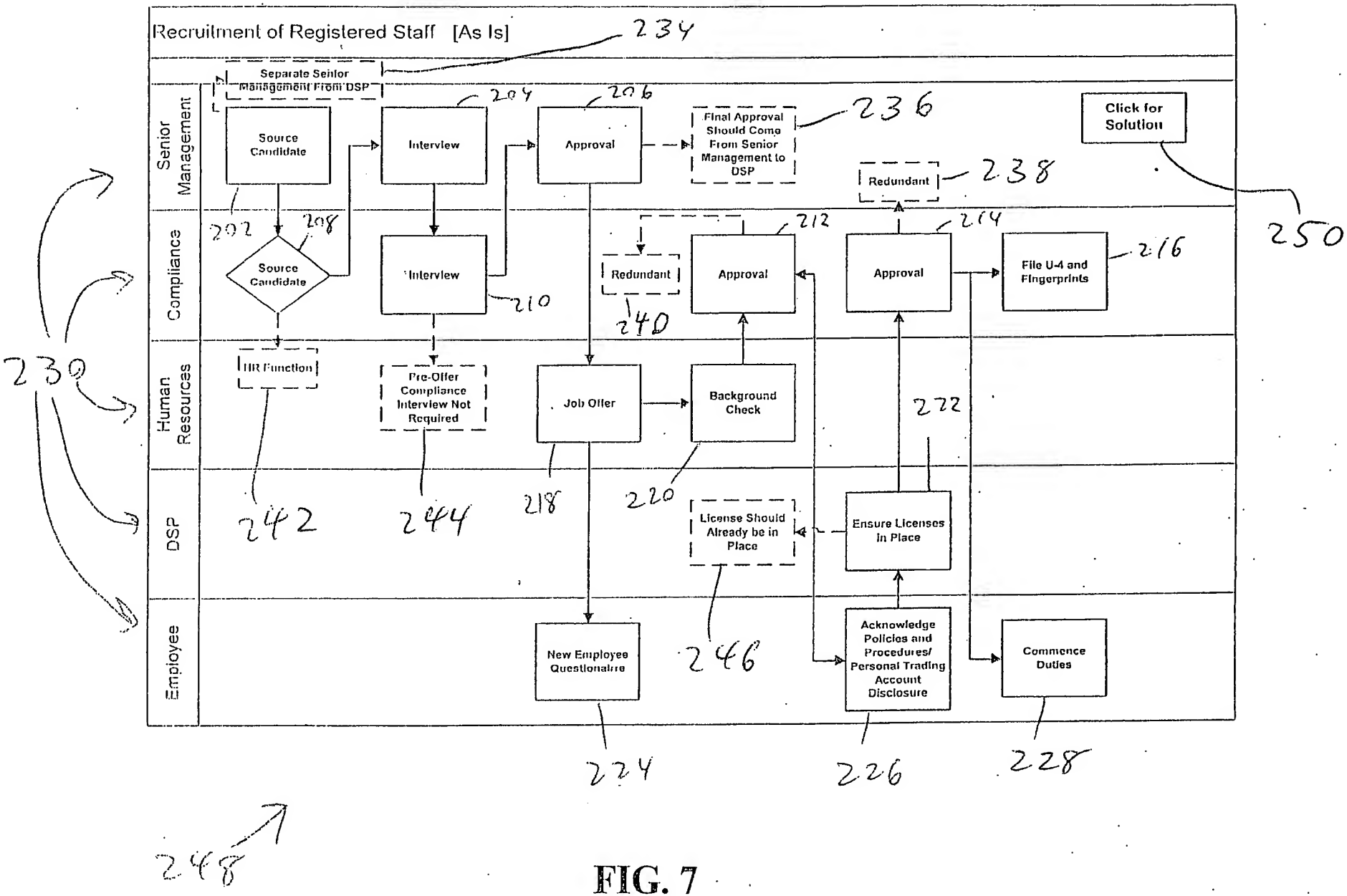
Recruitment of Registered Staff [As Is]
234
Separate Senior Management From DSP
Senior Management
Compliance
Human Resources
DSP
Employee
Source Candidate
Interview
Approval
Final Approval Should Come From Senior Management to DSP
236
Redundant
238
Click for Solution
250
202
204
206
208
Source Candidate
Interview
210
Redundant
240
Approval
212
Approval
214
File U-4 and Fingerprints
216
HR Function
Pre-Offer Compliance Interview Not Required
Job Offer
Background Check
222
242
244
218
220
License Should Already be in Place
Ensure Licenses In Place
New Employee Questionaire
246
Acknowledge Policies and Procedures/ Personal Trading Account Disclosure
Commence Duties
224
226
228
230
248

FIG. 7

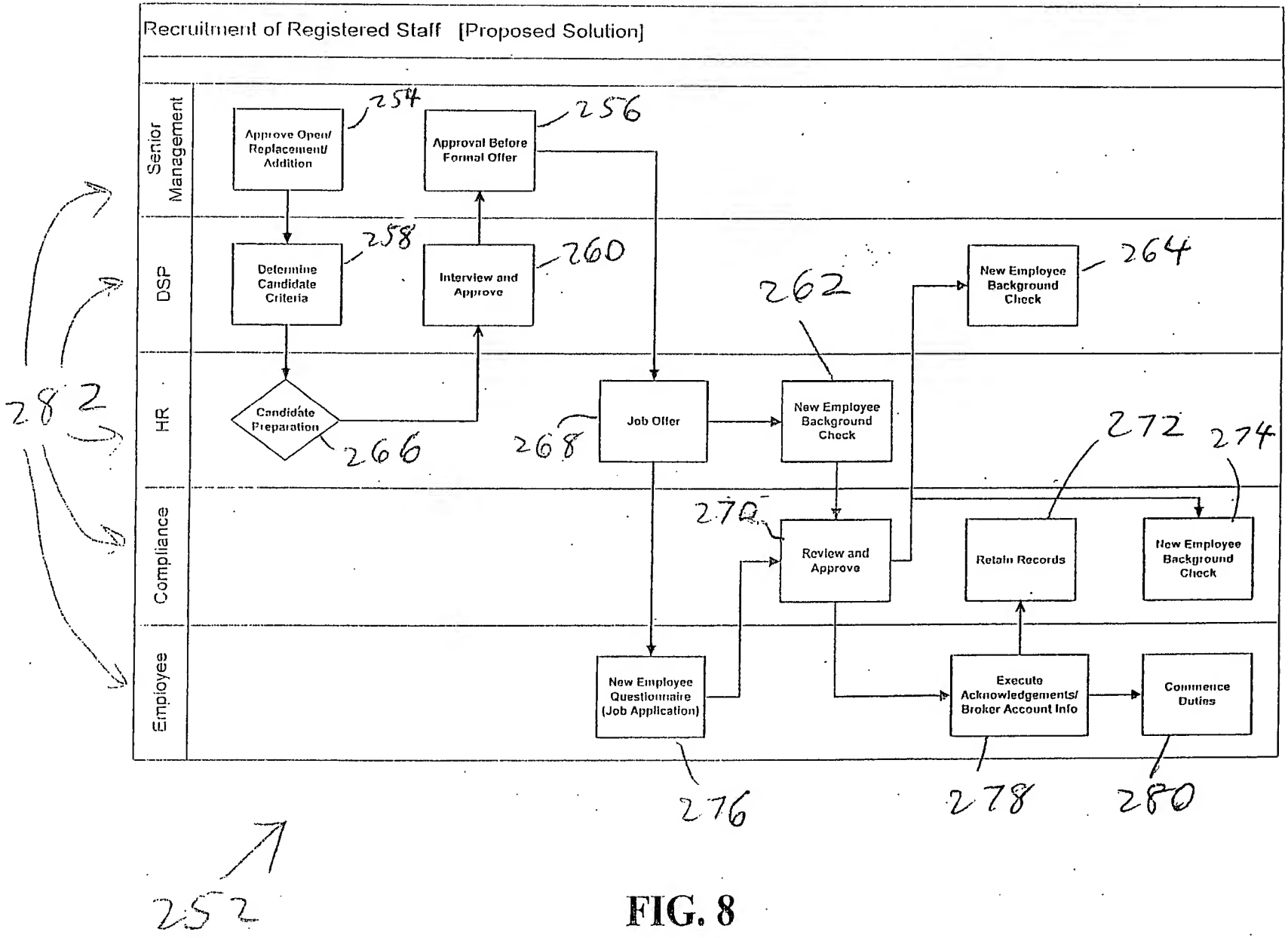
Recruitment of Registered Staff [Proposed Solution]
Senior Management
DSP
HR
Compliance
Employee
Approve Open/ Replacement/ Addition
Approval Before Formal Offer
Determine Candidate Criteria
Interview and Approve
Candidate Preparation
Job Offer
New Employee Background Check
New Employee Background Check
Review and Approve
Retain Records
New Employee Background Check
New Employee Questionnaire (Job Application)
Execute Acknowledgements/ Broker Account Info
Commence Duties
254
256
258
260
262
264
266
268
270
272
274
276
278
280
282
252

FIG. 8